GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:184
ANSWERED ON:28.07.2017
Insurance Schemes for AYUSH Medication
Kesineni Shri Srinivas

Will the Minister of FINANCE be pleased to state:

(a) whether the insurance schemes offered by the Government cover Ayurveda, Yoga, Unani, Siddha and Homoeopathy (AYUSH) treatment/medication and hospitals and if so, the details thereof;
(b) whether there is any insurance scheme which specifically covers AYUSH treatment/medication and if so, the details thereof;
(c) whether there is any regulation on the premium of insurance and the kind of treatments that are covered therein; and
(d) if so, the details thereof and if not, the reasons therefor?

Answer

THE FINANCE MINISTER

(a) to (d): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (a) to (d) OF LOK SABHA STARRED QUESTION NO. *184 FOR 28th July, 2017 REGARDING "Insurance Schemes for AYUSH Medication" TABLED BY SHRI KESINENI NANI, M.P.

(a) & (b): The Central Government administers two major Health Insurance schemes namely Rashtriya Swasthya Bima Yojana (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS). The defined health packages under RSBY and SCHIS do not cover AYUSH treatment/medication. As per information provided by Insurance Regulatory and Development Authority of India (IRDAI), fifteen general insurance companies / standalone health insurance companies are offering products covering one or more systems of AYUSH treatment.

(c) & (d): Insurance Regulatory and Development Authority of India (IRDAI)'s Health Insurance Regulations, 2016 (HIR 2016) enable General Insurers and Health Insurers to provide coverage for one or more systems covered under 'AYUSH treatment'. IRDAI's Health Insurance Regulations, 2016 also define 'AYUSH Treatment' as medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems. These regulations lay down the principles for pricing for all health insurance products including AYUSH treatment.
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